Certificate Number: 00437-PAM-DE-033829767

Bankruptcy Case Number: 14-04287



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 13, 2019</u>, at <u>8:11</u> o'clock <u>PM MST</u>, <u>Joseph DiPietro</u> completed a course on personal financial management given <u>by internet</u> by <u>Black Hills Children's Ranch, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 13, 2019 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor